PW : 1

<u>Duly Sworn on 18.06.2026.</u>

<u>Witness is recalled as per the order dated 24.04.2026.</u>

<u>Cross examination by Sri. NS Advocate for defendant:</u>

Defendants have borrowed loan of Rs.8,40,000/- in the year-2015. To the suggestion that in the year 2018-19 government has waived loan up to Rs.2,00,000/-, witness deposed that, that was adjusted. It is false to suggest that bank has not issued any demand notice. Witness shown Ex.P-8 is the demand notice issued by his counsel. It is true to suggest that Ex.P-8 notice is not accompanied either by the postal receipt for having sent the legal notice nor the acknowledgment for having service of legal notice from the borrowers. It is false to suggest that Ex.P-8 has been created for the purpose of this case and that is why no postal receipt and acknowledgment are furnished before the court. It is false to suggest that before issuing of Ex.P-8 bank has not issued any demand notice to the borrowers. It is true to suggest that no such demand notice is forthcoming in the exhibits marked on behalf of the bank. It is false to suggest that since bank has not issued any demand notice, no such copy is furnished before the court. It is false to suggest that since the suit is barred by limitation, I have got created Ex.P-8 document through my counsel. It is false to suggest that the suit claim become bad debt as it was barred by limitation.

2. The crop loan was converted into term loan if the crop loan was not renewal within the period of 3 years. To the question that when the crop loan was converted into term loan, witness after verifying the documents deposed that he has not aware. To the question that what is *the term or period of term loan, witness deposed that he has not aware. To the question that when the said term loan commenced and when it is closed, witness prays time to depose evidence on this respect by producing documents.*

(Typed to my dictation in Open Court)

R.O.I. & A.C.

Sd/-

(T. P. Ramalinge Gowda)
Prl. District and Sessions Judge,
Chikkballapura.